华泰财险附加未损坏的财产条款(CB-T版)

本批单赔偿被保险人因保险事故引起的对未损坏财产进行重新设计、重新安置、移走、置换或重 建所造成的损失(无论未损坏财产是否在任何其他一个或多个地点进行恢复或置换)。

(a) 如果任何被保险财产遭受损坏,但其地基或地基的任何部分并未损坏(无论被保险财产是 否在任何其他一个或多个地点进行恢复),则未损坏的地基或地基的任何部分将被视为已损毁。

"地基"包括但不限于安装在地基或混凝土地板中或地基或混凝土地板上的水管、管道、电缆和 线路,无论这些水管、管道、电缆和线路是位于地面还是地下。

- (b) 如果除机器、厂房或设备外的被保险财产遭受损坏但并未完全损毁(包括与受损财产状况相同的财产),且已在任何其他一个或多个地点进行恢复或置换,而从被保险人的商业角度看该财产无法从被保险场所转移,则该财产应被视为完全损毁,但仅限于无法转移的部分。
- (c)如果任何机器、厂房或设备已完全损毁,其辅助和/或外围设备和备件并未完全损毁,但更换完全损毁财产时,这些未完全损毁设备和配件不可使用或多余,那么此类辅助和/或外围设备和备件应被视为完全损毁。

如果这些辅助和/或外围设备和备件的残值仍可进行销售,则可对其进行销售,从销售中变现的 金额应由被保险人支付给保险人。

Undamaged Property

This Endorsement will indemnify loss incurred by the Insured in respect of undamaged property that is redesigned, relocated, removed replaced or reconstructed due to an Event and whether or not reinstatement or replacement is carried out upon any other site or sites.

(a) Where any Property Insured hereunder is Damaged but the foundations or any part thereof are undamaged whether or not reinstatement of the Property Insured is carried out upon any other site or sites, then the undamaged foundations or any part thereof will be considered as being destroyed.

The term foundations includes all services such as but not limited to conduits, pipes, cables and wiring, which are built into or onto footings, foundations or concrete floors, whether at, above or below ground level.

- (b) Where Property Insured other than machinery, plant or equipment is damaged but not destroyed, including property at the same Situation as the damaged property, and reinstatement or replacement is carried out upon another site or sites, to the extent such property cannot be commercially moved from the standpoint of the Insured, it will be treated by Insurers as destroyed.
- (c) Where any machinery, plant or equipment is destroyed but ancillary and/or peripheral equipment and spare parts, utilized in conjunction therewith, are not destroyed but are nevertheless rendered

superfluous or unusable upon replacement of the destroyed property, then such ancillary and/or peripheral equipment and spare parts will be considered as being destroyed.

Provided that if such ancillary and/or peripheral equipment and spare parts are saleable as salvage, then such property may be sold and the amount realized from the salvage sale shall be payable by the Insured to the Insurers.